उत्तरदायी हैं, ताकि बैंक कर्मचारियों द्वारा धोखाधड़ियों एवं भ्रष्टाचार को रोका जा सके।

भारतीय रिजर्व बैंकों के आन्तरिक निरीक्षण एवं सतर्कता तंत्र के कार्य संचालन की सतत समीक्षा करता है। भारतीय रिजर्व बैंक ने बैंकों में नियंत्रण तंत्र को सुदृढ़ करने के लिए व्यापक मार्गनिर्देश भी जारी किए हैं। वह धोखाधड़ी के मामलों की भी लगातार पुनरीक्षा करता है और बैंकों को विशिष्ट मामलों में कार्यप्रणाली तथा ऐसे मामलों की पुनरावृत्ति रोकने के लिए अपेक्षित सुरक्षा, संचालन कार्मिकों को समुचित प्रशिक्षण और धोखाधड़ियों के बड़े मामलों में जांच एवं छानबीन की सलाह देता है। भारतीय रिजर्व बैंक धोखाधड़ी बहुत क्षेत्रों में प्रणालियों तथा प्रक्रियाओं एवं नियंत्रण व्यवस्थाओं का अचानक निरीक्षण भी करता है। निर्धारित समय अन्तरालों पर किए जाने वाले स्थल पर निरीक्षणों के अलावा भारतीय रिजर्व बैंक ने उन्नत पर्यवेक्षण हेतु स्थेलत्तर निगरानी प्रणाली भी बनाई है। वित्तीय प्रणाली का एकीकृत पर्यवेक्षण करने के उद्देश्य से, सलाहकारी परिषद सहित वित्तीय पर्यवेक्षण बोर्ड (बीएफएस) का वर्ष 1994 में गठन किया गया था।

IDBI investment in Andhra Pradesh

2445. SHRI YERRA NARAYANASWAMY: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that IDBI has reduced its investment in Andhra Pradesh during 1995-96 and 1996-97;

(b) what was the investment of IDBI in Andhra Pradesh in the current financial year upto 31st January, 1997;

(c) whether it is a fact that IDBI is withdrawing from new industrial activitity; and

(d) if so, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR): (a) The Industrial Development Bank of India (IDBI) has reported that the assistance sanctioned by it to industrial units in Andhra Pradesh increased significantly from Rs. 964.5 crore in 1993-94 to Rs. 1470 crore in 1995-96. However, during the current financial year (April 1996-Janualy 1997), there has been a decline in sanctions and disbursements as compared to the corresponding period of 1995-96.

(b) The assistance sanctioned and disbursed by IDBI to industrial units in Andhra Pradesh in the current financial year (April 1996—January 1997) was Rs. 904.8 crores and Rs. 563.1 crores respectively).

(c) No, Sir. IDBI is contiuning to support financially, economically, commercially viable and technically feasible projects in all States including in Andhra Pradesh.

(d) Do not arise.

Participation of private banks in PMRY

2446. SHRI S.M. KRISHNA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the participation of private banks in PMRY scheme has been very poor throughout the country;

(b) what are the guidelines of RBI for private banks in this regard;

(c) whether RBI has received complaints about poor performance of private banks under the scheme; if so, the details of complaints received State-wise and the licences cancelled if any; and

(d) what is the role of RBI representatives in the States' capital in this regard and how far they are delegated to take action against erring banks?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR): (a) Reserve Bank of India (RBI) have reported that the performance of private sector banks in regard to PMRY is as follows:

(Rs. in lakhs)

Year	Target	Total loans sanctioned		Total loans disbursed	
		No.	Amount	No.	Amount
1993-94	1745	862	499.35	361	207.94
1994-95	16493	8632	4724.92	6020	3231.94
1995-96	18474	11252	6322.80	7287	4118.24
1996-97*	10726	4863	2779.50	2612	1467.86

*Upto Jan., 1997

(b) to (d) Private sector banks are assigned targets under PMRY which are classified as priority sector advances. The performance of various banks as regards PMRY is reviewed/monitored at the State Level Bankers' Committee, PMRY review committee etc. These meetings are attended by representatives of State Governments, RBI and banks. Private banks which fail to achieve the targets of lending to priority sector are required to deposit 50% of shortfall with NABARD or SIDBI for a period of one year.

Gold Haul by DRI

2447. SHRI SUSHILKUMAR SAMBHAJIRAO SHINDE:
SHRI RAJUBHAI A. PARMAR:

Will the Minister of FINANCE be pleased to state:

(a) whether in one of the biggest gold haul in recent times, the Directorate of Revenue Intelligence seized gold biscuits weighing 62 Kgs. worth over Rs. 3.21 crore in Delhi on December 26, 1996;

(b) if so, how and in what circumstances, and the details of the haul; and

(c) the number and details of gold seizures made by DRI and other enforcement, investigating intelligence or security agencies made in the country during 1996; and the steps taken to prevent gold smuggling?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR): (a) and (b) Acting on specific intelligence, Directorate of Revenue Intelligence seized 531 gold biscuits weighing 61.935 Kgs. valued at Rs. 312.00 lakhs on 26.12.1996 from a Maruti Gypsy. Two persons have been arrested and remanded to judicial custody in this regard.

(c) Directorate of Revenue Intelligence has during 1996 seized gold weighing 182 Kg. worth Rs. 936 Lakhs in 20 cases. During the same period 890 Kgs. of gold worth Rs. 4616 lakhs has been seized by other Anti-Smuggling agencies (figures are provisional). Steps taken to prevent smuggling of gold includes further liberalization of gold imports under Passenger Baggage Scheme, besides high alert being maintained by anti-smuggling agencies to detect and prevent smuggling of gold into the country by surveillance over sensitive areas, targetting of intelligence and use of sophisticated equipments like metal detectors, colour baggage X-Ray machines etc.